

For Immediate Release

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Shinsei Bank Launches Account Opening Application for Smartphones

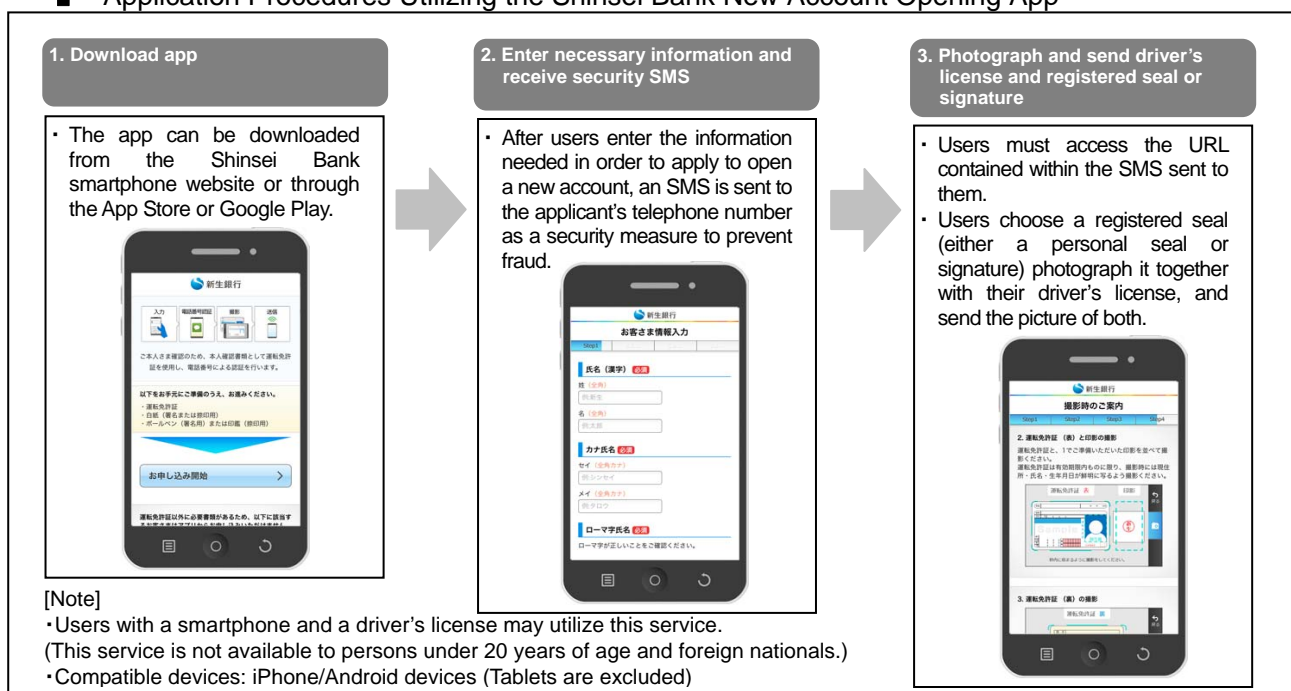
Tokyo (Thursday, March 27, 2014) --- Shinsei Bank, Limited (“Shinsei Bank;” “the Bank”) today announced the launch of a Smartphone Application (app) through which potential customers can create a comprehensive banking account, known as “Shinsei *PowerFlex*,” at Shinsei Bank. As of today, Shinsei Bank has begun accepting applications to open new accounts using this app.

With this app, after entering the information required to open an account, users take a photograph of their driver’s license together with their registered seal or signature using the cameras on their Smartphones, and can complete their application to open a new Shinsei Bank account by submitting this photograph. While the preexisting account opening process had required users to attach personal identification to a new account opening application form and physically send it, this electronic submission of personal identification information makes available a more simplified application process to users.

The feature in the app that enables users to use their Smartphone cameras to send identification documents electronically utilizes a function developed by Toppan Forms Co., Ltd. (Minato-ku, Tokyo; Representative: Shu Sakurai, President & CEO). The defining aspect of this function is that it allows the accurate measurement of the size of a registered seal or signature when it is photographed next to a driver’s license. (A joint patent on this feature with Toppan Forms Co., Ltd. is pending.)

Along with banking services offered on the Shinsei *PowerDirect* smartphone website, which became available on February 24, 2014, the introduction of this new account opening application has made the use of accounts with Shinsei Bank convenient for smartphone-only users as well. Going forward, Shinsei Bank will further enhance the convenience of its Internet-based transactions, continue to offer its customers high valued-added products and services and, in the process, strive to expand its customer base.

Application Procedures Utilizing the Shinsei Bank New Account Opening App



Shinsei Bank is a leading diversified Japanese financial institution providing a full range of financial products and services to both institutional and individual customers. The Bank has total assets of 9.1 trillion yen (US\$86.8 billion) on a consolidated basis (as of December 2013) and a network of outlets throughout Japan. Shinsei Bank demands uncompromising levels of integrity and transparency in all its activities to earn the trust of customers, staff and shareholders. The Bank is committed to delivering long-term profit growth and increasing value for all its stakeholders. News and other information about Shinsei Bank is available at <http://www.shinseibank.com/english/index.html>